



1/1/03
J/B

BARNES & THORNBURG

600 One Summit Square
Fort Wayne, Indiana 46802
(260) 423-9440

**PATENT APPLICATION
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Customer No.: **23641**

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Certificate Under 37 C.F.R. 1.8(a)

Application No.: **09/406,290**

}

I hereby certify that this correspondence is
being deposited with the United
States Postal Service as first class
mail in an envelope addressed to:
Box Non-Fee Amendment,
Assistant Commissioner for
Patents, Washington, D.C. 20231

Confirmation
No.: **1448**

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Filing Date: **September 24, 1999**

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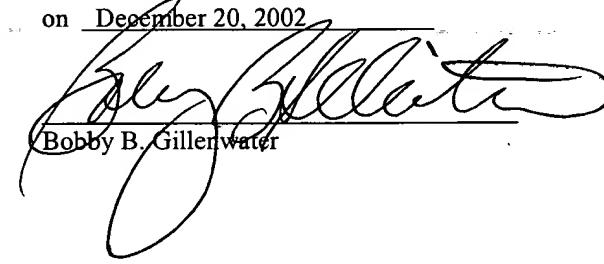
on December 20, 2002

Attorney
Docket No.: **37168-82045**

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First Named
Inventor: **Lewis, Stephen H.**

}


Bobby B. Gillerwater

Group Art
Unit: **3627**

}

Examiner
Name: **Christopher R. Buchanan**

}

Title: **METHOD AND APPARATUS
FOR PROVIDING
RETIREMENT INCOME
BENEFITS**

}

RESPONSE TO OFFICE ACTION

Box Non-Fee Amendment
Assistant Commissioner of Patents
Washington, D.C. 20231

Sir:

In response to the Official Action mailed July 1, 2002, in connection with the
above-identified application, please amend the application as follows:

RECEIVED
JAN 02 2003
GROUP 360